### Case 17-15077 Doc 1 Filed 05/15/17 Entered 05/15/17 13:17:00 Desc Main Document Page 1 of 50

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1:	dentify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your f	full name		
		Angelina First name	First name
examp	ole, your driver's		
		Middle name	Middle name
identif	ication to your	Krohn Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
meeur	ig with the trustee.		
		Angie Krohn	
		/ ligit (lotin)	
your S numb Indivi	Social Security er or federal dual Taxpayer	xxx-xx-3563	
	Write your g picture examp license. Bring identif meetin  All ott used Includ maide  Only t your s numb Individentil	Your full name  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  Krohn Last name and Suffix (Sr., Jr., II, III)  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number  Angelina First name  Krohn  Angelina First name  Angelina First name  Angelina First name  Angelina First name  Xrohn  Angile Krohn  Angile Krohn

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Case number (if known)

Debtor 1 Angelina Krohn

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1904 S. Fairview Avenue Park Ridge, IL 60068 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Angelina Krohn Page 3 07 50 Case number (if known)

ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are				n of each, see <i>Notice R</i> of page 1 and check the		. § 342(b) for Individuals Fi	ling for Bankruptcy
	choosing to file under	Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are payin	g the fee yourself, yo	e clerk's office in your local ou may pay with cash, cash attorney may pay with a cre	ier's check, or money
					stallments. If you choonts (Official Form 103A)		nd attach the Application for	or Individuals to Pay
		□ I request that my fee be waived (You may request this option only if you are filing for Chapte but is not required to, waive your fee, and may do so only if your income is less than 150% of tapplies to your family size and you are unable to pay the fee in installments). If you choose this the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your properties.						official poverty line that tion, you must fill out
Have you filed for bankruptcy within the		■ N	0.					
	last 8 years?	ΠY	es.					
			District		When	-		
			District		When		Case number	
			District		When	l	Case number	
10.	Are any bankruptcy	■ N	0					
	cases pending or being filed by a spouse who is not filing this case with	ΠY						
	you, or by a business partner, or by an affiliate?							
			Debtor				Relationship to you	
			District		When	ı <u> </u>	Case number, if known	ı <u> </u>
			Debtor				Relationship to you	
			District		When		Case number, if known	
11.	Do you rent your	■ N	o. Go to li	ne 12.				
	residence?	ПΥ	es. Has yo	ur landlord obt	tained an eviction judgr	ment against you and	do you want to stay in you	ır residence?
				No. Go to line	12.			
				Yes. Fill out II bankruptcy pe		an Eviction Judgmen	t Against You (Form 101A)	and file it with this

Document Page 4 of 50 Case number (if known) Debtor 1 Angelina Krohn Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Angelina Krohn Page 5 of 50 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Angelina Krohn Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. State the type of debts you owe that are not consumer debts or business debts 16c. 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angelina Krohn Signature of Debtor 2 Angelina Krohn Signature of Debtor 1 Executed on May 15, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Angelina Krohn Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gina B. I	Krol Attorney for Debtor	Date	May 15, 2017 MM / DD / YYYY
J	•		
Gina B. Kro	I		
Printed name			
Cohen & Kr	ol		
Firm name			
105 West M	ladison Street		
Suite 1100			
Chicago, IL	60602-4600		
Number, Street, 0	City, State & ZIP Code		
Contact phone	312.368.0300 E	mail address	
6187642			
Bar number & Sta	ate		<del>_</del>

		Docume	ent Page 8 of 50	 2 000
Fill in this infor	mation to identify your	case:		
Debtor 1	Angelina Krohn			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
				 , and the second

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	206,250.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	96,905.38
	1c. Copy line 63, Total of all property on Schedule A/B	\$	303,155.38
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	344,247.88
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	33,785.5
	Your total liabilities	\$	378,033.39
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,049.04
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,232.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other so	hedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	4 0 4 0 0 0
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$ 1,040.83

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Schoolule E/E compaths following:	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 17-15077 Doc 1 Filed 05/15/17 Entered 05/15/17 13:17:00 Desc Main Document Page 10 of 50 Fill in this information to identify your case and this filing: Debtor 1 Angelina Krohn Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ■ No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply 1904 S. Fairview Avenue Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative П Manufactured or mobile home Current value of the Current value of the Park Ridge 60068-0000 ☐ Land entire property? portion you own? State ZIP Code \$275,000.00 \$206,250.00 Investment property Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one 75% Debtor 1 only Cook Debtor 2 only County ☐ Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:

Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$206,250.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

■ No

☐ Yes

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Yes. Describe.....

Usual and ordinary

Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

□ No

\$300.00

Debtor 1	Angelina Krohn		Document	Page 12 of 50	Case number (if known)	
■ Yes	Describe					
	Costu	ume jewelry				\$50.00
Exam ■ No	nrm animals oles: Dogs, cats, birds, ho	orses				
■ No	ther personal and house		d not already list, ii	ncluding any health a	ids you did not list	
for P	the dollar value of all of art 3. Write that number	here			ou have attached	\$2,225.00
	scribe Your Financial Asse		n any of the follow	ring?		Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in y				vhen you file your petitio	on
					Cash	\$50.00
Exam	its of money ples: Checking, savings, institutions. If you ha	or other financial acc ave multiple account		titution, list each.	edit unions, brokerage h	nouses, and other similar
	17.1.	Checking	Citbank			\$1,500.00
Exam ■ No	s, mutual funds, or publi ples: Bond funds, investm		•	ney market accounts		
	ublicly traded stock and venture	l interests in incorp	porated and unince	orporated businesses	s, including an interes	t in an LLC, partnership, and
☐ Yes	Give specific information Na	n about them ame of entity:			% of ownership:	
Nego Non-i ■ No	nment and corporate be itable instruments include egotiable instruments are Give specific information	personal checks, ca those you cannot to	ashiers' checks, pro	missory notes, and mo	ney orders.	
Exam □ No -	ment or pension accourt ples: Interests in IRA, ER	<b>nts</b> ISA, Keogh, 401(k),	403(b), thrift saving	s accounts, or other pe	ension or profit-sharing	plans

Official Form 106A/B Schedule A/B: Property page 3

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Debtor 1	Angelina Krohn		Document	Case number (if known)	
	Type of	account:	Institution r	name:	
	IRA		Fidelity		\$90,000.00
Your <i>Exan</i> ■ No	mples: Agreements with landle	you have made s	, public utilities (ele	tinue service or use from a company ctric, gas, water), telecommunications compar	nies, or others
	S				
■ No		c payment of mor and description.	ney to you, either fo	r life or for a number of years)	
		•			
	ests in an education IRA, in S.C. §§ 530(b)(1), 529A(b), an		qualified ABLE pro	ogram, or under a qualified state tuition pro	ogram.
	s Institution na	ame and description	on. Separately file t	ne records of any interests.11 U.S.C. § 521(c):	
■ No	ts, equitable or future interests. Give specific information a		other than anythir	ng listed in line 1), and rights or powers exe	rcisable for your benefit
Exan ■ No	nts, copyrights, trademarks mples: Internet domain names s. Give specific information a	s, websites, proce			
	nses, franchises, and other mples: Building permits, exclu			n holdings, liquor licenses, professional licens	es
	s. Give specific information a	bout them			
Money o	or property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28. <b>Tax</b> r	efunds owed to you				
■ No □ Yes	s. Give specific information at	oout them, includi	ng whether you alre	eady filed the returns and the tax years	
Exan	'	27 1	support, child supp	ort, maintenance, divorce settlement, property	settlement
	benefits; unpaid loans	ty insurance payn		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
_	s. Give specific information				
	ests in insurance policies mples: Health, disability, or life	e insurance; healt	h savings account (	HSA); credit, homeowner's, or renter's insurar	nce
	s. Name the insurance compa Com	any of each policy pany name:	and list its value.	Beneficiary:	Surrender or refund

value:

Debtor 1	Angelina Krohn	Document	Page 14 of 50 Case number (if known	)
If you a some of	terest in property that is due you are the beneficiary of a living trust, one has died.  Give specific information		ied nsurance policy, or are currently entitled to re	ceive property because
Examp ■ No	against third parties, whether coles: Accidents, employment dispu		uit or made a demand for payment ts to sue	
□ No	contingent and unliquidated clai	ms of every nature, includi	ng counterclaims of the debtor and rights	to set off claims
	C	iti Investment Account		\$3,130.38
■ No □ Yes.	nancial assets you did not alread Give specific information		any entries for pages you have attached	
	art 4. Write that number here			\$94,680.38
Part 5: De	scribe Any Business-Related Proper	ty You Own or Have an Interes	In. List any real estate in Part 1.	
No. Go	own or have any legal or equitable in to Part 6. Go to line 38.	terest in any business-related	property?	
	scribe Any Farm- and Commercial F ou own or have an interest in farmland		wn or Have an Interest In.	
■ No.	own or have any legal or equita Go to Part 7. . Go to line 47.	able interest in any farm- or	commercial fishing-related property?	
Part 7:	Describe All Property You Own or	Have an Interest in That You D	id Not List Above	
	I have other property of any kind oles: Season tickets, country club i			
☐ Yes.	Give specific information			
54. Add t	he dollar value of all of your ent	ries from Part 7. Write that	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known)

Document Debtor 1 Angelina Krohn

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$206,250.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$2,225.00		
58.	Part 4: Total financial assets, line 36	\$94,680.38		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$96,905.38	Copy personal property total	\$96,905.38
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$303,155.38

Official Form 106A/B Schedule A/B: Property page 6

		17/7/11111		N. /
Fill in this infor	rmation to identify your	case:		
Debtor 1	Angelina Krohn			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Check or	nly one box for each exemption.	
1904 S. Fairview Avenue Park Ridge, IL 60068 Cook County	\$206,250.00		\$15,000.00	735 ILCS 5/12-901
Line from <i>Schedule A/B</i> : 1.1			0% of fair market value, up to y applicable statutory limit	
3 beds and dressers, dinette set, sofa, loveseat, misc tables, refrigerator,	\$1,800.00		\$800.00	735 ILCS 5/12-1001(b)
stove, washer & dryer, microwave, dishwasher, dishes, etc. Line from <i>Schedule A/B</i> : 6.1			0% of fair market value, up to applicable statutory limit	
family photos, misc books & pictures	\$25.00		\$25.00	735 ILCS 5/12-1001(a)
Line Horri Schedule A/D. G. 1			0% of fair market value, up to applicable statutory limit	
Usual and ordinary Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line nom ochedate Adb. 11.1			0% of fair market value, up to y applicable statutory limit	
Checking: Citbank Line from Schedule A/B: 17.1	\$1,500.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line non ocheque A.D. 17.1			0% of fair market value, up to applicable statutory limit	

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Debtor	Angelina Krohn	Document	ı	Case number (if known)	
	ef description of the property and line on nedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	A: Fidelity e from <i>Schedule A/B</i> : 21.1	\$90,000.00		100%	735 ILCS 5/12-1006
Liii	e nom concade / v.b. z 1.1			100% of fair market value, up to any applicable statutory limit	
	i Investment Account e from Schedule A/B: 34.1	\$3,130.38		\$2,200.00	735 ILCS 5/12-1001(b)
<b>L</b>	e lioni ochedale A/D. 54. i			100% of fair market value, up to any applicable statutory limit	
	e you claiming a homestead exemption ubject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover  No Yes	3 years after that for ca	ses fi		

		Document	Page 1	8 of 50		
Fill in this information to ider	ntify your case:					
Debtor 1 Angelina	Krohn					
Debtor 1 Angelina First Name		iddle Name	Last Name			
Debtor 2						
(Spouse if, filing) First Name	M	iddle Name	Last Name			
United States Bankruptcy Cour	rt for the: NOR I	HERN DISTRICT OF ILL	INOIS			
Case number						
(if known)					☐ Check	if this is an
,						ded filing
						aod ming
Official Form 106D						
-			<u> </u>	d la Danas		
Schedule D: Cred	litors wno	Have Claims	Secure	ed by Property	/	12/15
Be as complete and accurate as p	ossible If two marri	ed neonle are filing togeth	er both are e	equally responsible for su	nnlying correct informa	tion If more snace
is needed, copy the Additional Pa						
number (if known).						
1. Do any creditors have claims se	ecured by your prope	erty?				
☐ No. Check this box and	submit this form to	the court with your other	schedules.	You have nothing else to	report on this form.	
Yes. Fill in all of the info	rmation holow	·		•		
Part 1: List All Secured Cla	aims					
2. List all secured claims. If a cred	ditor has more than or	ne secured claim, list the cre	ditor separate	ely Column A	Column B	Column C
for each claim. If more than one cre					Value of collateral	Unsecured
much as possible, list the claims in	alphabetical order acc	cording to the creditor's nam	e.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Midwest Community B	ank Describe	the property that secures t	the claim:	\$278,483.92	\$275,000.00	\$3,483.92
Creditor's Name		Fairview Avenue Park	Ridge.		. ,	
		3 Cook County				
P.O. Box 689	As of the apply.	date you file, the claim is:	Check all that			
Freeport, IL 61032	Conting	gent				
Number, Street, City, State & Zip		-				
, , , , , , , , , , , , , , , , , , , ,	☐ Dispute					
Who owes the debt? Check one	•	lien. Check all that apply.				
■ Debtor 1 only	_		mortagas or o	agurad		
	car loa	eement you made (such as i	mortgage or s	ecurea		
Debtor 2 only	_	,				
Debtor 1 and Debtor 2 only	_	ory lien (such as tax lien, med	chanic's lien)			
At least one of the debtors and		ent lien from a lawsuit				
Check if this claim relates to a community debt	a ☐ Other (	including a right to offset)				
community debt						
Date debt was incurred	Las	st 4 digits of account numl	ber			
2.2 Midwest Community B	ank Describe	the property that secures t	the claim:	\$65,763.96	\$275,000.00	\$65,763.96
Creditor's Name	1904 S.	Fairview Avenue Park	Ridae.	<u> </u>		
		3 Cook County	0 /			
	A	data fila tha alaim ia.				
P.O. Box 689	apply.	date you file, the claim is:	Check all that			
Freeport, IL 61032	☐ Conting	gent				
Number, Street, City, State & Zip	Code Unliqui	dated				
	☐ Dispute					
Who owes the debt? Check one	Nature of	lien. Check all that apply.				
Debtor 1 only	■ An agr	eement you made (such as i	mortaage or s	ecured		
Debtor 2 only	car loa		origuge or s	55010 <b>u</b>		
Debtor 1 and Debtor 2 only		ory lien (such as tax lien, med	chanic's lian			
At least one of the debtors and		ent lien (such as tax lien, med ent lien from a lawsuit	unaniu S IIUI)			
_						
☐ Check if this claim relates to a community debt	a 🗀 Otner (	including a right to offset)				
Date debt was incurred	Las	st 4 digits of account numl	ber 2275			

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Debtor 1	Angelina Kroh	n		Case number (if know)	
	First Name	Middle Name	Last Name		
				<b>A</b>	
Add the	dollar value of you	ur entries in Column A on t	this page. Write that number here:	\$344,247.8	8
	the last page of year at number here:	our form, add the dollar va	lue totals from all pages.	\$344,247.8	88

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0000 17 10077 2	Document	Page 20 of 50	COO MAIN
Fill in t	his information to identify your			
Debtor	1 Angelina Krohn			
	First Name	Middle Name	Last Name	
Debtor				
(Spouse in	f, filing) First Name	Middle Name	Last Name	
United	States Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	
Case n	umber			
(if known)				Check if this is an
				amended filing
Officia	al Form 106E/F			
	dule E/F: Creditors W	ho Have Unsecured	Claims	12/15
any exec Schedule Schedule left. Attac	cutory contracts or unexpired leases e G: Executory Contracts and Unexp e D: Creditors Who Have Claims Sec	that could result in a claim. Also ired Leases (Official Form 106G). I ured by Property. If more space is	TY claims and Part 2 for creditors with NONPRIORITY or list executory contracts on Schedule A/B: Property (Of Do not include any creditors with partially secured clain needed, copy the Part you need, fill it out, number the eport in a Part, do not file that Part. On the top of any and provided the second	ficial Form 106A/B) and on ms that are listed in entries in the boxes on the
Part 1:	List All of Your PRIORITY Un	secured Claims		
1. Do	any creditors have priority unsecure	d claims against you?		
<b>I</b>	No. Go to Part 2.			
	Yes.			
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims		
3. Do a	any creditors have nonpriority unsec	ured claims against you?		
	No. You have nothing to report in this pa	art. Submit this form to the court with	your other schedules.	
<b>.</b>	Yes.			
unse	ecured claim, list the creditor separately n one creditor holds a particular claim, li	for each claim. For each claim lister	he creditor who holds each claim. If a creditor has more d, identify what type of claim it is. Do not list claims already have more than three nonpriority unsecured claims fill out	included in Part 1. If more
				Total claim
4.1	Bank of America	Last 4 digits of acc	count number 5696	\$2,251.27
	Nonpriority Creditor's Name	When was the deb	t inquired?	
	P.O. Box 851001 Dallas, TX 75285	Wileli was the dep	incurred?	
	Number Street City State Zlp Code	As of the date you	file, the claim is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and and	AUTOI	RITY unsecured claim:	
	☐ Check if this claim is for a comm	nunity		
	debt		ng out of a separation agreement or divorce that you did n	ot
	Is the claim subject to offset?	report as priority cla		
	No	•	n or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	open account	

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DCDIO	Angelina Rionii	Odse Humber (II know)	
4.2	Carson Pirie Scott	Last 4 digits of account number 2055	\$89.76
	Nonpriority Creditor's Name P.O. Box 659813	When was the debt incurred?	
	San Antonio, TX 78265	When was the dest mounted:	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify open account	
4.3	CitiBank NA	Last 4 digits of account number 1156	\$10,997.28
	Nonpriority Creditor's Name		
	P.O. Box 78005	When was the debt incurred?	
	Phoenix, AZ 85062  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The of the date year me, the elain to. Officer an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	<u> </u>	·	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify personal loan	
	Li Tes	Other. Specify Personal Today	
4.4	CitiCards Mastercard	Last 4 digits of account number 7029	\$3,402.49
	Nonpriority Creditor's Name		
	P.O. Box 78045 Phoenix, AZ 85062	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	no of the date you me, the stammer of look an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify open account	
		outer. Opening	

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Case Dumber (if know)

Debu	or i Angelina Kronn	Case number (if know)	
4.5	Kohls	Last 4 digits of account number 3379	\$241.25
	Nonpriority Creditor's Name PO Box 2938	When was the debt incurred?	
	Milwaukee, WI 53201-2983		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify open account	
4.6	Lavala Haivavaite Madical Cantan	Last 4 divites of account recently 2000	Unknown
4.6	Loyola University Medical Center Nonpriority Creditor's Name	Last 4 digits of account number 3988	Unknown
	2160 S. First Ave.	When was the debt incurred?	
	Maywood, IL 60153		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	
1			
4.7	MiraMed Revenue Group  Nonpriority Creditor's Name	Last 4 digits of account number	\$497.33
	Alexian Brothers Medical Ctr P.O. Box 77000, Dept 77304	When was the debt incurred?	
	Detroit, MI 48277  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	

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Debtor	1 Angelina Krohn	Case number (if know)	
4.8	Sear's Master Card Nonpriority Creditor's Name	Last 4 digits of account number 8191	\$7,078.93
	P.O. Box 78051	When was the debt incurred?	
	Phoenix, AZ 85062	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	lacktriangle Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify open account	
4.9	Target Card	Last 4 digits of account number 7283	\$5,896.99
	Nonpriority Creditor's Name	<del></del>	<u> </u>
	P.O. Box 660170	When was the debt incurred?	
	Dallas, TX 75266  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	76 of the date you me, the stand for officer an that appry	
	■ Debtor 1 only	☐ Contingent	
	_ ′		
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify open account	
4.1	Union Plus Mastercard	Last 4 digits of account number 5054	\$3,330.21
٠	Nonpriority Creditor's Name	<u> </u>	
	P.O. Box 71104	When was the debt incurred?	
	Charlotte, NC 28272  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the diam is. Oncok an that appry	
	■ Debtor 1 only	O continuent	
	_	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify open account	
Part 3:	List Others to Be Notified About a Deb	t That You Already Listed	
		pout your bankruptcy, for a debt that you already listed in Parts 1 or 2. For examp	le. if a collection agency
is tryi have i	ng to collect from you for a debt you owe to so more than one creditor for any of the debts that	neone else, list the original creditor in Parts 1 or 2, then list the collection agency you listed in Parts 1 or 2, list the additional creditors here. If you do not have add	here. Similarly, if you
notifie	ed for any debts in Parts 1 or 2, do not fill out or	submit this page.	

Part 4: Add the Amounts for Each Type of Unsecured Claim

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Debtor 1 Angelina Krohn

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that	_	_	0.00
	01	you did not report as priority claims	6g.	\$	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	33,785.51
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	33,785.51

		1700.000	III FAUE 7.3 UL 3U	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Angelina Krohn			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Kia Motors Finance P.O. Box 660891 Dallas, TX 75266	2016 Kia Optima Expires 2/2021

		Docume	ent Page 26 d	N 5()	
Fill in this	information to identify your				
Debtor 1	Angelina Krohn				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Old	aco Barini aptoy Court for the.	1101111211112111101	01 122111010		
Case num (if known)	ber				☐ Check if this is an
					amended filing
	l Form 106H	obtoro			
Sched	lule H: Your Cod	eptors			12/15
your name	and case number (if known)	. Answer every question			p of any Additional Pages, write
■ No	S				
	hin the last 8 years, have you na, California, Idaho, Louisiana				
	. Go to line 3. s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form out Co	e 2 again as a codebtor only i 106D), Schedule E/F (Officia olumn 2.	f that person is a guaran	tor or cosigner. Make	sure you have listed the D6G). Use Schedule D,	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	e
	Name			□ Schedule E/F, I	
				☐ Schedule G, lin	ie
	Number Street City	State	ZIP Code	<del>_</del>	
3.2				☐ Schedule D, lin	е
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
-	Number Street			_	
	City	State	ZIP Code		

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							•				
	in this information to identif										
Del	otor 1 Ange	lina Krol	nn			_					
	otor 2 ouse, if filing)										
Uni	ted States Bankruptcy Cou	ırt for the:	NORTHERN DISTRIC	CT OF ILLINOIS							
	se number 						□ A		ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 106						N	1M / DD/ \	YYYY		
S	chedule I: You	r Inco	ome								12/15
spo atta	plying correct information use. If you are separated ch a separate sheet to thin the separate sheet to the plant of the separate sheet information.	and your	spouse is not filing wi	th you, do not incl	ude infor	mati	on about	your spoumber (if	ouse. If mo known). A	ore space is	needed,
If y atta info	If you have more than on	a ioh	Employment status  Employed  Not employed				☐ Empl		<b>9</b> -		
	attach a separate page w information about addition employers.	/ith							mployed		
			Occupation	Secretary							
	Include part-time, seasor self-employed work.	nal, or	Employer's name	Sun Technolog	es, Inc.						
	Occupation may include or homemaker, if it applies		Employer's address	3700 Mansell R Glencoe, IL 600							
			How long employed to	here? 1 mon	th			_			
Par	Give Details Ab	out Mon	thly Income								
spoi	mate monthly income as use unless you are separat	ed.		•	·					·	
	u or your non-filing spouse e space, attach a separate			ombine the informati	on for all	empl	oyers for	that perso	on on the lii	nes below. If y	you need
							For Del	otor 1		btor 2 or ng spouse	
2.	List monthly gross wag deductions). If not paid n				2.	\$	2	,600.00	\$	N/A	
3.	Estimate and list month	nly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income	. Add lin	e 2 + line 3.		4.	\$	2,60	00.00	\$	N/A	

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Debt	tor 1	Angelina Krohn	-	C	ase r	number (if known)				
				1	For	Debtor 1		Debtor filing s	2 or pouse	
	Cop	y line 4 here	4.	- ;	\$	2,600.00	\$		N/A	
5.	List	all payroll deductions:								
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.	,	\$	550.96	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		\$ 	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.		; \$	0.00	\$		N/A	_
	5e.	Insurance	5e.		\$ 	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.	;	\$	0.00	\$		N/A	_
	5g.	Union dues	5g.	. ;	\$	0.00	\$		N/A	_
	5h.	Other deductions. Specify:	5h.	.+ 3	\$	0.00	+ \$		N/A	<u> </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	9		550.96	\$		N/A	<u> </u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	§	2,049.04	\$		N/A	<u>.</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. ;	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	. ;	\$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	. ;	\$	0.00	\$		N/A	_
	8d.	Unemployment compensation	8d.	. :	\$	0.00	\$		N/A	_
	8e.	Social Security	8e.	. ;	\$	0.00	\$		N/A	<u> </u>
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.		\$	0.00	\$ 		N/A N/A	
	8h.	Other monthly income. Specify:	8h.		$\dot{\$}^-$	0.00			N/A	_
				_	_	1	<u> </u>			<u>-</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		N/.	A
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		2,049.04 + \$		N/A	= \$	2,049.04
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ				14//	-  <sup>•</sup> -	2,043.04
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	2,049.04
13.	Do y	you expect an increase or decrease within the year after you file this form' No. Yes. Explain: Debtor starts new job 4/10/17. Hourly rate \$15.00.	?							ly income

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Eil :	n this informa	tion to identify	our eeee			I		
		tion to identify yo						
Debte	or 1	Angelina Kro	hn			Che	eck if this is:  An amended filing	
Debte	or 2						•	wing postpetition chapter
(Spo	use, if filing)					_	13 expenses as of	the following date:
Unite	ed States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number own)							
Of	ficial Fo	rm 106J						
Sc	hedule	J: Your	Exper	nses				12/1
Be a inform	ns complete a rmation. If m nber (if know	and accurate as ore space is ne n). Answer eve	s possible eded, atta ry questio	. If two married people ar ich another sheet to this	e filing together, b form. On the top of	oth are eq f any addit	ually responsible fo ional pages, write y	or supplying correct your name and case
Part 1.	1: Descri	ibe Your House	hold					
	■ No. Go to	line 2.	in a separ	ate household?				
	□ N		u oopu.					
			st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	■ No					
۷.	Do not list De	•	_	Fill out this information for	Dependent's relat	ionahin ta	Dependent's	Does dependent
	Debtor 2.	ebioi i and	☐ Yes.	each dependent	Debtor 1 or Debto		age	live with you?
	Do not state	the						□ No
	dependents	names.						☐ Yes
								□ No
								☐ Yes
								□ No □ Yes
								☐ Yes
								☐ Yes
3.	Do your exp	enses include	_	No				□ 1 <i>e</i> 5
	expenses of	f people other t d your depende	han $_{\square}$	Yes				
Part	2: Estim	ate Your Ongoi	ng Month	y Expenses				
expe				uptcy filing date unless y y is filed. If this is a supp				
the v		n assistance an		government assistance in cluded it on <i>Schedule I:</i> Y			Your exp	enses
,0111	1 01111 10	···,						
4.		or home owners and any rent for th		ses for your residence. In or lot.	nclude first mortgag	e 4.	\$	1,000.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's				4b.	·	0.00
				upkeep expenses		4c.	·	0.00
_		owner's associat			and a mode of a	4d.	·	0.00
ວ.	Additional r	nortgage payme	ents for Vo	our residence, such as ho	me equity loans	5.	Э	0.00

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Debto	r 1 _Angelina Krohn	Case num	ber (if known)	
6. I	Jtilities:			
-	Sa. Electricity, heat, natural gas	6a.	\$	164.00
	Sb. Water, sewer, garbage collection	6b.	· -	54.00
	Sc. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	252.00
	6d. Other. Specify:	6d.	·	0.00
	Food and housekeeping supplies	ou.	·	
	. •		·	400.00
	Childcare and children's education costs	8.	·	0.00
	Clothing, laundry, and dry cleaning	9.	\$	0.00
	Personal care products and services	10.	·	0.00
	Medical and dental expenses	11.	\$	0.00
	Fransportation. Include gas, maintenance, bus or train fare.	40	Φ.	100.00
	Do not include car payments.	12.	·	
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
4. (	Charitable contributions and religious donations	14.	\$	0.00
5. <b>I</b>	nsurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
•	5a. Life insurance	15a.	\$	0.00
•	5b. Health insurance	15b.	\$	0.00
	5c. Vehicle insurance	15c.	\$	212.00
	5d. Other insurance. Specify:	15d.		0.00
	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		·	0.00
	Specify:	16.	\$	0.00
	nstallment or lease payments:		·	0.00
	7a. Car payments for Vehicle 1	17a.	\$	0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
	7c. Other. Specify:	17c.	·	0.00
		17d.	·	
	7d. Other. Specify:	1/u.	Ψ	0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.	. 5.	\$	0.00
	Specify:	19.	<b>—</b>	0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schee		our Incomo	
0.	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.	·	0.00
			· —	
	20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.		0.00
2	20e. Homeowner's association or condominium dues	20e.	\$	0.00
1. (	Other: Specify: pet food	21.	+\$	50.00
,,	Calculate vaur mentiliu avnances			
	Calculate your monthly expenses 22a. Add lines 4 through 21.		•	0.000.00
	9		\$	2,232.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
2	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,232.00
	Salaulata varu manthiu nat inaama			
	Calculate your monthly net income.	60	Φ.	0.040.04
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,049.04
2	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,232.00
2	23c. Subtract your monthly expenses from your monthly income.	00-	•	-182.96
	The result is your monthly net income.	23c.	\$	-102.30
04 '	De view aymost on increase ay decrease in commence and the decrease of	20 - 45 !	· farm?	
	Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease bossum of a
	or example, do you expect to finish paying for your car loan within the year or do you expect your nodification to the terms of your mortgage?	mongage	payment to increase	or decrease pecause of a
	, , , , , , , , , , , , , , , , , , , ,			
	No.			
	☐ Yes. Explain here:			

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Angelina Krohn				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States D	and winter Court for the	NODTHEDN DISTRICT			
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	ck if this is an ended filing
				ame	maca ming
Official For	m 106Dec				
		n Individual	Debtor's Sch	andulas	
Deciara	Hon About a	III IIIUIVIUUAI	Deploi 2 3ci	ledules	12/15
16 4					
ir two married p	eopie are filing togethe	r, both are equally respo	onsible for supplying corre	ect information.	
You must file th	is form whenever you fi	le bankruptcy schedule	s or amended schedules. I	Making a false statement, conceal	ing property, or
obtaining mone	y or property by fraud in	n connection with a ban		fines up to \$250,000, or imprison	
years, or both. 1	18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sig	ın Below				
Olg	JII DCIOW				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out ba	nkruptcy forms?	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , , , , , , , , , , ,		, , ,		
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petition	Preparer's Notice,
_	·			Declaration, and Signature	(Official Form 119)
Under nen:	alty of perjury. I declare	that I have read the sum	mary and schedules filed	with this declaration and	
	re true and correct.		,		
<b>Y</b> /c/ Δης	aolina Krohn		X		
	gelina Krohn ina Krohn		Signature of D	Pehtor 2	
	ure of Debtor 1		Oignature of B		
9					
Date _	May 15, 2017		Date		

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before							
Debtor 2   Spreak All British Remain   Middle Name   Lask Name   L	Fill	in this inform	nation to identify you	r case:			
Debtor 2   Sepone R. filling   Fist Name   Middle Name   Last Name   Middle Name   Last Name   Middle Name   Last Name   Middle Name   Check if this is an amended filling	Deb	otor 1		Middle Name	Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Case number	Deb	otor 2	Filst Name	Middle Name	Last Name		
Case number   Check if this is an amended filing   Check if this is an amended filing    Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   4/16  Be as complete and accurate as possible. If two married people are filing together, both are equalty responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?			First Name	Middle Name	Last Name		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/16  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 Inved there  No Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the lotal amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income (Defore adductions and exclusions)  Poetior 2  Sources of income (Defore deductions and exclusions)  For last calendar year:  (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips	Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy  2/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  2/27 Bert 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   No	Cas	se number					
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Pets. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No   Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No   Yes. Fill in the details.  Debtor 1   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   Sources of income   Check all that apply.   Debtor 2   So	(if kn	own)				_	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Pets. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there    3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louislana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income  Lift you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 4  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 3  Sources of income Check all that apply.  Debtor 4  Sources of income Check all that apply.  Debtor 5  Sources of income Check all that apply.  Debtor 9  Sources of income Check all that apply.  Debtor 9  Sources of income Check all that apply.  Debtor 9  Sources of income Check all that appl							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married  2. During the last 3 years, have you lived anywhere other than where you live now?    No				A ( ( ) ( ) ( ) ( ) ( )			
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 15   Give Details About Your Marital Status and Where You Lived Before	Sta	atement	of Financial	Affairs for Individ	duals Filing for E	Sankruptcy	4/16
Married   Not							
What is your current marital status?   Married   Not married			•	•		y additional pages, illie ye	
Married	Par	t 1: Give D	etails About Your Ma	arital Status and Where You	ı Lived Before		
Married	1.	What is your	current marital statu	15?			
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Button 1 Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Molecular Address: Dates Debtor 2 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Debtor 3 Prior Address: Dates Debtor 2 lived there  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Debtor 1 Sources of Income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Check all that apply.  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	••	_	our one maritar otati				
During the last 3 years, have you lived anywhere other than where you live now?    No		_					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Bebtor 2 Prior Address: Dates Debtor 2 lived there  Buttined there  Bebtor 2 Prior Address: Dates Debtor 2 lived there  Buttined there		■ Not mar	ried				
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 5   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 7   Debtor 8   Debtor 9	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address: Dates Debtor 2   Debtor 3   Debtor 2   Debtor 4   Debtor 2   Debtor 4   Debtor 5   Debtor 5   Debtor 6   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debto		■ No					
lived there		☐ Yes. Lis	t all of the places you	ived in the last 3 years. Do n	ot include where you live no	N.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Ves. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips		Debtor 1 Pr	ior Address:		Debtor 2 Prior A	ddress:	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Ves. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips	3.	Within the la	st 8 years, did you e	ver live with a spouse or leg	gal equivalent in a commu	nity property state or territor	<b>y?</b> (Community property
□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  □ No □ Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips	state						
Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Sources of income Check all that apply.  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips  Did you have any income employment or from operating a business during this year or the two previous calendar years? For last calendar year in the details.  Debtor 1  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		■ No					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips		_	ke sure you fill out Sca	hedule H: Your Codebtors (O	fficial Form 106H).		
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	D	. Comparis					
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Pebtor 1  Sources of income Check all that apply.  For last calendar year:  (January 1 to December 31, 2016)  For last calendar year:  (January 1 to December 31, 2016)  For last calendar year:  (January 1 to December 31, 2016)	Par	Explai	n the Sources of You	r Income			
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Usuages, commissions, bonuses, tips  Standard Processing Commissions, bonuses, tips	4.	Fill in the tota	I amount of income yo	u received from all jobs and	all businesses, including par	t-time activities.	ndar years?
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Usuages, commissions, bonuses, tips  Standard Processing Commissions, bonuses, tips		П Мо					
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Sources of income (before deductions and exclusions)  Uwages, commissions, bonuses, tips  Sources of income (before deductions and exclusions)  Uwages, commissions, bonuses, tips		_	in the details.				
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Sources of income (before deductions and exclusions)  Uwages, commissions, bonuses, tips  Sources of income (before deductions and exclusions)  Uwages, commissions, bonuses, tips				Dahtan 4		Dahtan 0	
Check all that apply. (before deductions and exclusions)  Check all that apply. (before deductions and exclusions)  Check all that apply. (before deductions and exclusions)  For last calendar year: (January 1 to December 31, 2016)  Wages, commissions, bonuses, tips					Gross income		Gross income
(January 1 to December 31, 2016)  Wages, commissions, bonuses, tips  The second state of the second state					(before deductions and		(before deductions
☐ Operating a business ☐ Operating a business				_	\$15,708.84	_	
				☐ Operating a business		☐ Operating a business	

Official Form 107

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			Debtor 1			Debtor 2		
			Sources of inco		Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
		dar year before th December 31, 201		nissions,	\$2,430.00	☐ Wages, com bonuses, tips	missions,	
			☐ Operating a b	ousiness		☐ Operating a	business	
For the (Januar	calendry 1 to	dar year: December 31, 201	■ Wages, common bonuses, tips	missions,	\$1,950.00	☐ Wages, com bonuses, tips	missions,	
			☐ Operating a b	ousiness		Operating a	business	
and win	other on the other of the other	public benefit paym If you are filing a jo	nents; pensions; rental in int case and you have in	come; interes come that you	ples of other income are a t; dividends; money collect a received together, list it of y. Do not include income	cted from lawsuits; only once under De	royalties; an ebtor 1.	
			<b>Debtor 1 Sources of inco</b> Describe below.	me	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below.		Gross income (before deductions and exclusions)
		dar year: December 31, 201	IRA Withdrawa	ls	\$10,000.00			
			State Link Card	d	Unknown			
		dar year before th December 31, 201		ls	\$4,000.00			
Part 3:	List	Certain Payment	s You Made Before You	ı Filed for Ba	nkruptcy			
6. Are		Neither Debtor 1	otor 2's debts primarily nor Debtor 2 has prim y for a personal, family, o	arily consum	er debts. Consumer deb	's are defined in 11	U.S.C. § 10	1(8) as "incurred by an
		_ ~ <i>'</i>	rs before you filed for bar line 7.	nkruptcy, did y	ou pay any creditor a tota	al of \$6,425* or moi	re?	
		paid t		ide payments	a total of \$6,425* or more for domestic support obliques bankruptcy case.			
					after that for cases filed on	or after the date o	f adjustment	:
	Yes.		or 2 or both have primates before you filed for bar	•	er debts.	al of \$600 or more?		
		□ No. Go to	line 7.					
		includ		c support obli	a total of \$600 or more an gations, such as child sup			
Cre	editor'	s Name and Addr	ess Dates	s of payment	Total amount	Amount you	Was this	payment for

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Debtor 1 Angelina Krohn

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for
	Utilites	monthly payments	Unknown	\$0.00	☐ Mortgage ☐ Car ☐ Credit Ca ☐ Loan Re	ard payment
					Other	
7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	ortners; relatives of any gen control, or owner of 20% o	neral partners; partners or more of their voting	erships of which yo g securities; and a	ou are a genera ny managing a	al partner; corporations gent, including one for
	Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos  No Yes. List all payments to an insider		ments or transfer a	ny property on a	account of a d	ebt that benefited an
		Datas af mannant	T-(-1	<b>A -</b>	D	dita manana
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Include cred	this payment litor's name
Par	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.	cy, were you a party in an				
	No					
	Yes. Fill in the details.	N 4 64	•		0	
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	shed, attached	d, seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	d			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institution	n, set off any a	nmounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a		erty in the possess			efit of creditors, a
	□ Ves					

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Case number (if known) Document Debtor 1 Angelina Krohn

Pai	t 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankruptcy ■ No □ Yes. Fill in the details for each gift.	, did you give any gifts with a total value of more t	han \$600 per person	?						
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value						
	Person to Whom You Gave the Gift and Address:									
14.	■ No									
	☐ Yes. Fill in the details for each gift or contrib  Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value						
Pai	t 6: List Certain Losses									
15.	Within 1 year before you filed for bankruptcy or gambling?  ■ No □ Yes. Fill in the details.	or since you filed for bankruptcy, did you lose any	thing because of the	t, fire, other disaster,						
	how the loss occurred Inclu	cribe any insurance coverage for the loss de the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost						
Pai	t 7: List Certain Payments or Transfers									
16.	consulted about seeking bankruptcy or prepa	did you or anyone else acting on your behalf pay or ring a bankruptcy petition? ers, or credit counseling agencies for services require		rty to anyone you						
	□ No									
	Yes. Fill in the details.									
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						
	Cohen & Krol 105 West Madison Street Suite 1100 Chicago, IL 60602-4600	Attorney Fees	2/15/17	\$2,385.00						
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you l		or transfer any prope	rty to anyone who						
	■ No □ Yes. Fill in the details.									
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment						

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Debtor 1 Angelina Krohn

18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your burnclude both outright transfers and transfers mainclude gifts and transfers that you have already No  Yes. Fill in the details.	usiness or financial affa de as security (such as t	airs? the granting of a					
	Person Who Received Transfer Address  Person's relationship to you	Description and v property transfer		payme	be any property or ints received or debts exchange	Date transfer was made		
19.			y property to a	self-settled	I trust or similar device	of which you are a		
	Name of trust	Description and v	Description and value of the property transferred					
Par	rt 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	t Boxes, and St	orage Units	s	made		
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accou	nts; certificates	of deposit				
	■ No	nations, and other inial	iciai ilistitutioni	<b>3.</b>				
	☐ Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	• • • • • • • • • • • • • • • • • • • •		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, ar	ny safe dep	osit box or other deposi	itory for securities,		
	□ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents		Do you still have it?		
	Citibank	Debtor	Father's certificate		vill and death	□ No ■ Yes		
22.	Have you stored property in a storage unit o	r place other than your	home within 1	year before	e you filed for bankrupto	cy?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe t	he contents	Do you still have it?		
Par	rt 9: Identify Property You Hold or Control f	for Someone Else						
23.	Do you hold or control any property that son for someone.	neone else owns? Incli	ude any propert	y you borr	owed from, are storing f	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	he property	Value		

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Debtor 1 Angelina Krohn

Part 10: Give Details About Environmental Information

For	the purpose of Part 10, the following definitions	з арріу:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous o toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or use to own, operate, or utilize it, including disposal sites.						
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of when	they occurred.				
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable (	under or in violation of an environm	ental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Pa	rt 11: Give Details About Your Business or Cor	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have any	of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing execu	tive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

**Business Name** 

(Number, Street, City, State and ZIP Code)

Address

Describe the nature of the business

Name of accountant or bookkeeper

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

**Employer Identification number** 

**Dates business existed** 

Do not include Social Security number or ITIN.

Page 38 of 50 Case number (if known) Document Debtor 1 Angelina Krohn 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Angelina Krohn Signature of Debtor 2 Angelina Krohn Signature of Debtor 1 Date May 15, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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	Angelina Krohr		Last Name	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for th	e: NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Midwest Community Bank	Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of 1904 S. Fairview Avenue Park	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property Ridge, IL 60068 Cook County securing debt:	☐ Retain the property and [explain]:	
Creditor's Midwest Community Bank	■ Surrender the property.	□No
name:	☐ Retain the property and redeem it.	_
Description of 1904 S. Fairview Avenue Park	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property Ridge, IL 60068 Cook County securing debt:	☐ Retain the property and [explain]:	

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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		ngelina Krohn	Case number (if known)
Less	sor's nam	ne: Kia Motors Finance	□ No
			■ Yes
	cription o perty:	of leased 2016 Kia Optima Expires	/2021
Part	3: Sig	gn Below	
	•	y of perjury, I declare that I have ind is subject to an unexpired lease.	ted my intention about any property of my estate that secures a debt and any personal
Х	/s/ Ang	elina Krohn	X
	Angelir	na Krohn	Signature of Debtor 2
	Signatu	re of Debtor 1	
	Date	May 15, 2017	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-15077 Doc 1 Filed 05/15/17 Entered 05/15/17 13:17:00 Desc Main Document Page 45 of 50

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Northern District of Illinois

In re	Angelina Krohn		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	ENSATION OF ATTORNE	EY FOR DE	CBTOR(S)	
co	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 impensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy, or a	greed to be paid	to me, for services rende	red or to
	For legal services, I have agreed to accept		s	2,000.00	
	Prior to the filing of this statement I have received		s	2,000.00	
	Balance Due		s	0.00	
2. \$_	335.00 of the filing fee has been paid.				
3. TI	ne source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. TI	ne source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	I have not agreed to share the above-disclosed com	pensation with any other person unless	ss they are memb	pers and associates of my	/ law firm.
	I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the n	sation with a person or persons who a ames of the people sharing in the com	re not members pensation is atta	or associates of my law ched.	firm. A
6. In	return for the above-disclosed fee, I have agreed to	render legal service for all aspects of t	he bankruptcy c	ase, including:	
b. с.	Analysis of the debtor's financial situation, and reno Preparation and filing of any petition, schedules, sta Representation of the debtor at the meeting of credi [Other provisions as needed] Representations of Debtor against Motion	atement of affairs and plan which may itors and confirmation hearing, and an	be required; y adjourned hear		tcy;
7. By	y agreement with the debtor(s), the above-disclosed f Representation of the debtors in any disc			eding.	
-		CERTIFICATION			
this baı	certify that the foregoing is a complete statement of a skruptcy proceeding.	ny agreement or arrangement for pays	nent to me for re	presentation of the debt	or(s) in
Da		Gina B: K ol 6187642 Signature of Allerney Chen & Krol 105 West Madison Stro Suite-1100 Chicago, IL 60602-460 312.368.0300 Fax: 31	0		-
this bar	nkruptcy proceeding. y 11, 2017	Gine B: Klol 6187642 Signature of Auerney Cohen & Krol 105 West Madison Stre Suite 1100 Chicago, IL 60602-460	eet 0		_

### **COHEN & KROL**

ATTORNEYS AT LAW 105 WEST MADISON STREET SUITE 1100 CHICAGO, ILLINOIS 60602 TELEPHONE (312) 368-0300 FAX (312) 368-4559

ALLAN R. COHEN (1923 - 1989)

JOSEPH E. COHEN GINA B. KROL LAKE COUNTY OFFICE

20 NORTH MARTIN LUTHER KING DR.. WAUKEGAN, ILLINOIS 60085 TELEPHONE (847) 249-4144

### REPRESENTATION AGREEMENT

Applicate. Mohn , discussed with COHEN & KROL its objectives in filing this case and agree to pay \$\frac{2000.00}{2000.00}\$ for legal services for filing Chapter 7. In addition, it agrees to pay court costs and fees for ordering credit reports which are approximately \$\frac{385.00}{2000}\$. I also agree to pay \$\frac{2385.00}{20000}\$ before the filing of the case, and to provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income and copies of tax returns filed.

COHEN & KROL agrees to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, tax returns, tax transcripts and rendering advice to the debtor in regards to the advisability of filing a Chapter 7 case.
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required.
- c. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time and place of the meeting.
- d. Representation of the debtor at the meeting of the creditors, any routine motion to modify stay, any confirmation hearing, and any adjourned hearings thereof and other bankruptcy court matters which are not contested.

Above agreed fee does not include the following services:

- a. 2004 examinations
- b. contested hearings
- d. any motions to compel, to reopen or to avoid Judgment Lien in Chapter 7
- e. any audits conducted by the Department of Justice or Office of the United States Trustee exceeding more than 3 hours

Fees for the services rendered on non-inclusive services will be at the hourly billing rate of \$500.00 an hour for Gina Krol's time and \$350.00 an hour for an associate attorney.

Above agreed fee agreement is terminated with an issuance of discharge and

case closing or dismissal of the case. The services of COHEN & KROL can be terminated at any time by either party. COHEN & KROL would file a motion to withdraw as counsel with notice to the Debtors. Similarly, COHEN & KROL may withdraw from its representation of you, consistent with the Rules of Professional Conduct, should you fail to disclose any material facts or act contrary to the Firm's advice, or if anything else occurs that, in the Firm's judgment, impairs its ability to continue an effective attorney-client relationship.

Although we will perform our professional services on your behalf to the best of our ability, we cannot make, and have not made, any guarantees regarding the outcome of the matter for which you have engaged us. Our expressions about the outcome of the matter are our best professional estimates only and are limited by our knowledge at the time they are expressed.

Date: \_

2-15-17

Signed:

Attorney for Debtor

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Angelina Krohn		Case No.	
		Debtor(s)	Chapter	7
	VER	IFICATION OF CREDITOR MA	TRIX	
		Number of C	Creditors:	12
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	May 15, 2017	/s/ Angelina Krohn Angelina Krohn Signature of Debtor		

Bank of America P.O. Box 851001 Dallas, TX 75285

Carson Pirie Scott P.O. Box 659813 San Antonio, TX 78265

CitiBank NA P.O. Box 78005 Phoenix, AZ 85062

CitiCards Mastercard P.O. Box 78045 Phoenix, AZ 85062

Kia Motors Finance P.O. Box 660891 Dallas, TX 75266

Kohls PO Box 2938 Milwaukee, WI 53201-2983

Loyola University Medical Center 2160 S. First Ave. Maywood, IL 60153

Midwest Community Bank P.O. Box 689 Freeport, IL 61032

MiraMed Revenue Group Alexian Brothers Medical Ctr P.O. Box 77000, Dept 77304 Detroit, MI 48277

Sear's Master Card P.O. Box 78051 Phoenix, AZ 85062

Target Card P.O. Box 660170 Dallas, TX 75266 Union Plus Mastercard P.O. Box 71104 Charlotte, NC 28272